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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Joseph C. KAWAN, et al.
Serial No.: 09/313,297
Filing Date: May 17, 1999
For: SYSTEM AND METHOD FOR AUTOMATED
ELECTRONIC SCRIP TRANSACTIONS
Examiner: To Be Assigned
Art Unit: 2761

Honorable Assistant Commissioner of Patents
Washington, DC 20231

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

S I R:

Pursuant to 37 C.F. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

This Supplemental Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)).

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

The Examiner is respectfully invited to telephone or otherwise communicate with the undersigned to discuss any questions which the Examiner may have with respect to the references listed on the attached form.

Date: 2/7/01

Respectfully submitted,
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'Bricks and Clicks' Partnership to Benefit Schools and Nonprofits Sponsored by IC One and Effinity Online

WASHINGTON, June 27 /PRNewswire/ -- Effinity Online and IC One announced this week a first of its kind e-commerce partnership utilizing the popular "smart-card" technology to integrate local bricks and mortar merchants into the online world. Using IC One's patented technology, Effinity will link mom and pop stores into Effinity's online Marketplaces where a percentage of each purchase benefits a school or nonprofit.

IC One will promote Effinity's electronic shopping malls to the brick and mortar merchants that are participating in the IC One smart card program. In return, Effinity will publicize the local merchants in its virtual shopping malls. The partnership merges the virtual world with the physical world, allowing seamless loyalty solutions for both on- and off-line transactions.

IC One (<http://www.icone.com>), the Utah-based applications service provider specializing in end-to-end loyalty and cause-marketing solutions, announced the agreement with Effinity Online (<http://www.effinity.net>) today. Effinity Online is a leading e-commerce firm that integrates strategic fundraising solutions into the web sites of nonprofit and loyalty-based organizations.

"We provide cause-based communities with excellent online fundraising opportunities in our "branded" virtual marketplaces, said Bill Myers, president of Effinity. "Until now, we have not had a convenient way to involve local merchants. IC One has those relationships, the patented technology, and the partnerships that will significantly strengthen both operations. The greatest beneficiaries will be the cause-based communities."

Jim Williams, president of IC One agreed, "The exciting thing about our partnership with Effinity is that shoppers get the best of both worlds. They can use IC One's patented smart card technology when they patronize the local supermarket or gas station, and they can use Effinity's virtual malls when looking for national merchandizing chains. In both cases, a portion of their purchases will go to the school or charity they have chosen as beneficiary."

IC One, Inc. (<http://www.icone.com>), the operating name of Schimatic Cash Transfer Networks (OTC Bulletin Board: SCTN.OB), is a loyalty application solutions provider. The Company's patented smart card and loyalty methodology promotes a common platform for all loyalty applications. This platform encompasses any and all loyalty programs that involve the use of a customer carried portable device, such as a smart card, cell phone, or laptop computer. The company's patented loyalty standard promises cost efficiencies to the retail and financial industries, business to business and e-commerce markets in the emerging Internet world.

Effinity Online, Inc. (<http://www.effinity.net>) provides loyalty-based organizations with electronic commerce and community-building tools. Prominent partners include the Lions Clubs International (<http://www.lionsmall.com>), the Autism Society of America (<http://www.autism-society.org>), the National Down Syndrome Society (<http://www.ndss.org>), and scores of educational organizations. Effinity services also include online donation and charity auction capabilities.

SOURCE Effinity Online

Web Site: <http://www.effinity.net> <http://www.icone.com>

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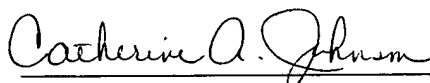
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Supplemental Form PTO-1449,
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I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, DC 20231.


Catherine A. Johnson